

United States Bankruptcy Court  
Western District of MichiganIn re:  
Bryan James Foster  
Lisa Marie Foster  
DebtorsCase No. 15-90339-swd  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0646-2

User: pastulac  
Form ID: 522qPage 1 of 2  
Total Noticed: 37

Date Rcvd: Nov 13, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2015.

db #+Bryan James Foster, 3312 State Highway M-117, Newberry, MI 49868-8059  
db +Lisa Marie Foster, 3312 State Highway M-117, Newberry, MI 49868-8059  
7728630 +89th District Court, RE: 15-0077-SC, P.O. Box 110, Rogers City MI 49779-0110  
7728631 +90th District Court, RE: 14-885-GC-1, 301 State Street, Charlevoix MI 49720-1391  
7728632 +90th District Court, RE: 15-0382-SC, 200 Division Street, Petoskey MI 49770-2465  
7728633 +Access to Cash, 610 W. Sheridan St., Ste. 5, Petoskey MI 49770-8798  
7728638 +Cloverland Electric, 2916 W. M - 28, Dafter MI 49724-9761  
7728640 +Convergent Outsourcing, RE: Direct TV, 800 SW 39th Street, P.O. Box 9004, Renton WA 98057-9004  
7728641 +Credit Management, RE: Charter Communications, 4200 International, Carrollton TX 75007-1912  
7728643 ++DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550  
(address filed with court: Direct TV, 2230 E. Imperial Highway, M S LA1/N368, El Segundo CA 90245-3504)  
7728647 Experian, RE: Seventh Avenue, P.O. Box 9600, Allen TX 75013  
7728649 +First Bank of Delaware, Attn: Customer Service, P.O. Box 11396, Fort Worth TX 76110-0396  
7728650 Helvey and Associates, RE: Consumer Energy, 1015 E. Center Street, Warsaw IN 46580-3420  
7728653 +Magnum Finance, P.O. Box 68, Acme MI 49610-0068  
7728654 +Mark A. Kuzma, Attorney, RE: Magnum Finance, P.O. Box 68, Acme MI 49610-0068  
7728655 +Newberry Water and Light, 307 E. McMillan Avenue, Newberry MI 49868-1560  
7728656 +Northern Credit Bureau, RE: Cloverland Electric, 425 Michigan Street, Petoskey MI 49770-4600  
7728657 +Onaway Auto and Finance, P.O. Box 23, Onaway MI 49765-0023  
7728658 +RFGI, RE: First Bank of Delaware, P.O. Box 537, Sycamore IL 60178-0537  
7728660 Seventh Avenue, 1112 7th Avenue, Monroe WI 53566-1364  
7728661 +Superior View Radiology, P.O. Box 609, Negaunee MI 49866-0609  
7728662 +The Bradford Exchange, c/o National Recovery Agency, 2491 Paxton Street, Harrisburg PA 17111-1036  
7728663 +U.S. Department of Education, Direct Loans, P.O. Box 5609, Greenville TX 75403-5609  
7728664 +Verizon Wireless, Bankruptcy Department, 500 Technology Dr., Ste. 500, Weldon Spring MO 63304-2225  
7728665 Verizon Wireless/Southeast, P.O. Box 26055, Minneapolis MN 55426-0055

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

7728635 +E-mail/Text: gl7768@att.com Nov 13 2015 21:58:52 AT&T, P.O. Box 8100, Aurora IL 60507-8100  
7728636 +E-mail/Text: g20956@att.com Nov 13 2015 21:59:51 AT&T, 15 E. Midland Ave., 4th Fl., Fraud Dept., Paramus NJ 07652-2938  
7728634 E-mail/Text: june@ar-s.net Nov 13 2015 21:59:03 Account Receivable Solutions, RE: Superior View Radiology, P.O. Box 184, Saint Johns MI 48879-0184  
7728637 +E-mail/PDF: BANKRUPTCYEBN@CHARTERCOM.COM Nov 13 2015 22:03:57 Charter Communications, Attn: Customer Service, 2 Digital Place, 4th Floor, Simpsonville SC 29681-5789  
7728639 E-mail/Text: bankruptcy\_notices@cmsenergy.com Nov 13 2015 21:59:36 Consumers Energy, P.O. Box 30079, Lansing MI 48937-0001  
7728644 +E-mail/Text: nrivers@nrsolutionsllc.com Nov 13 2015 21:59:45 Diverse Funding Assoc., c/o National Recovery Solution, P.O. Box 322, Lockport NY 14095-0322  
7728645 E-mail/Text: bankruptcynotices@dcicollect.com Nov 13 2015 21:59:50 Diversified Consultants, RE: Direct TV, P.O. Box 551268, Jacksonville FL 32255-1268  
7728646 E-mail/Text: bknotice@erccollections.com Nov 13 2015 21:59:32 Enhanced Recovery Company, RE: AT&T, 8014 Bayberry Road, Jacksonville FL 32256-7412  
7728648 +E-mail/Text: fhbankruptcy@bluestembrands.com Nov 13 2015 21:59:53 Fingerhut, 6250 Ridgewood Road, Saint Cloud MN 56303-0820  
7728651 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Nov 13 2015 21:59:42 Jefferson Capital Systems, RE: Fingerhut, 16 McLeland Road, Saint Cloud MN 56303  
7728652 +E-mail/PDF: resurgentbknofications@resurgent.com Nov 13 2015 22:04:05 LVNV Funding, LLC, Ste. 110, MS579, P.O. Box 10497, Greenville SC 29603-0497  
7728659 +E-mail/Text: ebn\_bkrt\_forms@salliemae.com Nov 13 2015 21:59:51 Sallie Mae, 300 Contentental Drive, Newark DE 19713-4322

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

7728642\* ++DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550  
(address filed with court: Direct TV, P.O. Box 6414, Carol Stream IL 60197-6414)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 15, 2015

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 12, 2015 at the address(es) listed below:

Darrell R. Dettmann DDettmann@dettmannlaw.com,  
mrzz@dettmannlaw.com;ddettmann@ecf.epiqsystems.com  
David E. Bulson on behalf of Debtor Lisa Marie Foster dbulson@lighthouse.net  
David E. Bulson on behalf of Debtor Bryan James Foster dbulson@lighthouse.net

TOTAL: 3

Form 522Q (12/09)

**United States Bankruptcy Court**  
**Western District of Michigan**  
Post Office Building, Room #314  
PO Box 909  
Marquette, MI 49855

<b>IN RE:</b> Debtors (names used by the debtors in the last 8 years, including married, maiden, trade, and address):  <b>Bryan James Foster</b> 3312 State Highway M-117 Newberry, MI 49868 SSN: xxx-xx-0956 <b>Lisa Marie Foster</b> 3312 State Highway M-117 Newberry, MI 49868 SSN: xxx-xx-5931  <b>Debtors</b>	<b>Case Number 15-90339-swd</b>  <b>Chapter 7</b>  <b>Honorable Scott W. Dales</b>
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**NOTICE TO CREDITORS AND OTHER PARTIES IN INTEREST  
OF PROVISIONS UNDER 11 USC SECTION 522(q)(1)**

Pursuant to Sections 727(a)(12), 1141(d)(5), 1228(f), or 1328(h), as applicable, NOTICE is hereby given that creditors and parties in interest have 21 days from the date of service of this notice to file an objection to the entry of an order of discharge on grounds that 11 USC Section 522(q)(1) may be applicable to the debtor(s) and that a proceeding is pending in which the debtor(s) may be found guilty of a felony as described in 11 USC Section 522(q)(1)(A) or may be liable for a debt as described in 11 USC Section 522(q)(1)(b).

If such objections are filed, a hearing will be scheduled.



*Daniel M. LaVille*  
Daniel M. LaVille  
Clerk of Court

**Dated:** November 13, 2015

<sup>2</sup> Aliases for Joint Debtor Lisa Marie Foster : aka Lisa Marie Stone